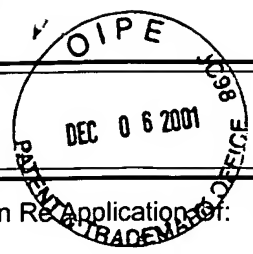


2164



**TRANSMITTAL LETTER**  
**(General - Patent Pending)**

Docket No.  
97-059-C2

In Re Application of: **WALKER et al.**

*JS*

Serial No. 10033691 Not Yet Assigned	Filing Date November 9, 2001	Examiner Not Yet Assigned	Group Art Unit Not Yet Assigned
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Title: **METHOD AND APPARATUS FOR PROVIDING AND PROCESSING INSTALLMENT PLANS AT A TERMINAL**

TO THE ASSISTANT COMMISSIONER FOR PATENTS:

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Transmitted herewith is:

Supplemental Information Disclosure Statement (5 pp.);  
PTO Form-1449 (5 pp.) and references cited therein (53); and  
Return Receipt Postcard.

in the above identified application.

- ☒ No additional fee is required.
- ☐ A check in the amount of \_\_\_\_\_ is attached.
- ☒ The Assistant Commissioner is hereby authorized to charge and credit Deposit Account No. 50-0271 as described below. A duplicate copy of this sheet is enclosed.
  - ☐ Charge the amount of \_\_\_\_\_
  - ☒ Credit any overpayment.
  - ☒ Charge any additional fee required.

*[Signature]*  
Signature

Dated: December 3, 2001

Dean P. Alderucci  
Attorney for Applicants  
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(203) 461-7337/phone  
(203) 461-7300/fax

Customer No. 22927

Alderucci@walkerdigital.com

CC:

I certify that this document and fee is being deposited on December 3, 2001 with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

*[Signature]*  
Signature of Person Mailing Correspondence

Michael D. Brinton

Typed or Printed Name of Person Mailing Correspondence



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) Examiner: Not Yet Assigned

) Group Art Unit: Not Yet Assigned

Attorney Docket No: 97-059-C2

Customer No.: 22927



I hereby certify that this correspondence is being deposited with the United States Postal Service as priority mail in an envelope with sufficient postage and addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on December 3, 2001.

Michael D. Brinton

## SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

1. ☐ Applicants respectfully direct the Examiner's attention to the pending U.S. patent applications listed on the enclosed Form PTO-1449. The Examiner is respectfully requested to fully consider and independently ascertain the teachings and relevance of those applications with respect to the instant application. Applicants would be pleased to provide the Examiner with a copy of these applications upon request.
2. ☐ For each of the items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a European Search Report from a counterpart European application is enclosed. Such items are marked as reference letter(s): \_\_\_\_\_.
3. ☐ For each of the items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a concise explanation of the relevance of that item is incorporated in the specification of the above-identified application. Such items are marked as reference letter(s): \_\_\_\_\_.
4. ☒ No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:  
  
☒ 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.  
  
☐ 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491.

[ ] 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office Action on the merits.

5. [ ] No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. 1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below.
6. [ ] A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c) after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action). The fee due under 37 C.F.R. §1.17(p) is to be paid as set forth in paragraph 10 below.
7. [ ] A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in accordance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a Notice of Allowance, but before the payment of the issue fee, and is accompanied by:
- a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below; and
  - b. this document is to be considered as a petition requesting consideration of the information disclosure statement.
  - c. the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 10 below.

8. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:

☐ 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition to Withdraw Application from Issue;

☐ 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition to Withdraw Application from Issue.

☐ The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 10 below.

9. ☐ I hereby certify:

☐ that each item of information contained in the items listed on the enclosed copy of Form PTO-1449 was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. A copy of such communication is enclosed.

☐ that no item of information contained or listed on the enclosed copy of Form PTO-1449 was cited in a communication from a foreign patent office in a counterpart foreign application and, to the knowledge of the undersigned after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

10. ☐ Please accept payment of the fees due as indicated below:

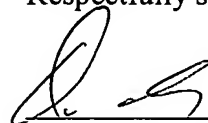
☐ A check in the amount of \$240.00 is enclosed in payment of the fee due under 37 C.F.R. 1.17(p).

- ☐ The Commissioner is hereby authorized to charge \$240.00 to Deposit Account No. 50-0271 in payment of the fee due under 37 C.F.R. §1.17(p). A duplicate copy of this sheet is attached for such purpose
- ☐ A check in the amount of \$130.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(i)(1).
- ☐ The Commissioner is authorized to charge \$130.00 to Deposit Account No. 50-0271 in payment of the fee due under 37 C.F.R. §1.17(i)(1). A duplicate copy of this sheet is attached.

11. ☒ The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 50-0271. A copy of this authorization is attached.

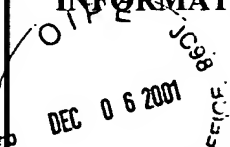
12. ☐ No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed concurrently with a Request for Continued Examination.

Respectfully submitted,



\_\_\_\_\_  
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December 3, 2001  
Date

<b>INFORMATION DISCLOSURE CITATION</b> 	<b>Docket Number</b> 97-059-C2	<b>Serial Number</b> Not Yet Assigned
	<b>Applicants</b> WALKER et al.	
	<b>Filing Date</b> November 9, 2001	<b>Group Art Unit</b> Not Yet Assigned

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**Group 2100**

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIATE
	A	4,876,592	10/24/89	Von Kohorn	358	84	
	B	4,902,880	02/20/90	Garczynski et al.	235	375	
	C	4,948,174	08/14/90	Thomson et al.	283	58	
	D	5,025,372	06/18/91	Burton et al.	364	406	
	E	5,256,863	10/26/93	Ferguson et al.	235	383	
	F	5,297,026	03/22/94	Hoffman	364	408	
	G	5,305,195	04/19/94	Murphy	364	401	
	H	5,371,796	12/06/94	Avarne	380	23	
	I	5,539,189	07/23/96	Wilson	235	379	
	J	5,564,546	10/15/96	Molbak et al.	194	216	
	K	5,619,558	04/08/97	Jheeta	379	90	

**FOREIGN PATENT DOCUMENTS**

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	Translation	
							Yes	No
	L	EP 0 109 189 A1	05/23/84	Europe				
	M	60-251498	12/12/85	Japan				

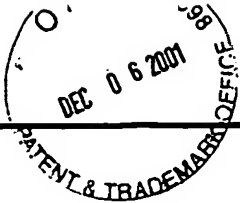
**OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)**

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**EXAMINER**

**DATE CONSIDERED:**

**EXAMINER:** Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

**INFORMATION DISCLOSURE CITATION**

Docket Number

97-059-C2

Serial Number

Not Yet Assigned

Applicants

WALKER et al.

Filing Date

November 9, 2001

Group Art Unit

Not Yet Assigned

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Group 2100**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIATE
	N	5,638,457	06/10/97	Deaton et al.	382	100	
	O	5,642,484	06/24/97	Harrison, III et al.	395	214	
	P	5,642,485	06/24/97	Deaton et al.	395	214	
	Q	5,644,723	07/01/97	Deaton et al.	395	214	
	R	5,649,114	07/15/97	Deaton et al.	395	214	
	S	5,652,421	07/29/97	Veeneman et al.	235	381	
	T	5,655,007	08/05/97	McAllister	379	91.01	
	U	5,724,886	03/10/98	Ewald et al.	99	374	
	V	5,832,457	11/03/98	O'Brien et al.	705	14	

**FOREIGN PATENT DOCUMENTS**

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	Translation	
							Yes	No
	W	Hei 1[1989]-263670	11/28/90	Japan				
	X	WO 96/36926	11/21/96	PCT				

**OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)**

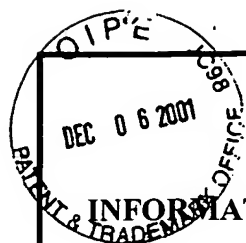
	Y	Gifis, Steven H. "Legal Guides Law Dictionary", pp. 114-117 and 340-341.

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INFORMATION DISCLOSURE CITATION	Docket Number 97-059-C2	Serial Number Not Yet Assigned
	Applicants WALKER et al.	
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### U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIATE
	Z	5,845,259	12/01/98	West et al.	705	14	
	AA	5,878,405	03/02/99	Grant et al.	705	39	
	BB	5,890,718	04/06/99	Byon	273	459	
	CC	5,903,879	05/11/99	Mitchell	705	38	
	DD	5,946,665	08/31/99	Suzuki et al.	705	26	
	EE	5,970,469	10/19/99	Scroggie et al.	705	14	
	FF	6,014,634	01/11/00	Scroggie et al.	705	14	
	GG	6,064,987	05/16/00	Walker et al.	705	38	
	HH	6,119,099	09/12/00	Walker et al.	705	16	
	II	6,267,670 B1	07/31/01	Walker et al.	463	17	

### FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	Translation	
							Yes	No

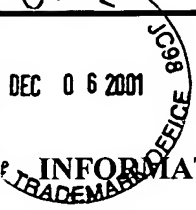
### OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

	JJ	Brochure: "Reaching Out In New Directions", First Data Corp.
	KK	"Paying for college on the installment plan.", Changing Times, November 1984, Vol. 38, pp 37(4).
	LL	Oetzel, Karen "More than what's coming to you; many executives can earn significant extra pay (incentive pay and bonus plans)", Credit Union Executive, Summer 1990, Vol. 30, No. 2, pp. 16(5), ISSN: 0011-1058.

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MM	McAllister, Liane, "Planning for Christmas profits. (includes 26 ways to sell Christmas)", Gifts & Decorative Accessories, May 1993, Vol. 94, No. 5, pp 46(5), ISSN: 0016-9889.
NN	"Cellular wrong signals", Newsday, July 22, 1993, pg. 39, ISSN: 0278-5587.
OO	Ellis, Stephen, "Credit card firms drive down costs", Sunday Times, February 27, 1994.
PP	Fickenscher, Lisa, "Start-up card outfit has installment plan for hospital bills.", American Banker, July 21, 1995, Vol. 160, No. 139, pp. 12(1), ISSN: 0002-7561.
QQ	Mckinney, Jeff, "Merchant program could pay off for Provident", The Cincinnati Enquirer, March 24, 1996, Section: Financial, pg. E02.
RR	Poteshman, Mel, "There are options available if you can't pay the IRS what you owe.", Los Angeles Business Journal, April 8, 1996, Vol. 18, No. 15, pp 21(1), ISSN: 0194-2603.
SS	Fickenscher, Lisa, "Amex to Start Free Rewards Program with Discounts on Merchandise", The American Banker, October 18, 1996, Section: Credit/Debit/ATMs, pg. 10.
TT	Fitzgerald, Kate, "Amex program moves loyalty to next level: Custom extras finds a medium customers can't ignore: Billing Statements", Advertising Age, November 4, 1996, Section: News, pg. 2.
UU	"Dispensing the future", Electronic Payments International, May 1997, Section: Feature, pg. 12.
VV	Riordan, Teresa, "Patents; A novel approach to making a better spermicide harks back to some old-fashioned methods.", The New York Times, June 9, 1997, Section D, pg. 2, Col. 1, Business Financial Desk.
WW	Hoeschen, Brad, "Brookfield Square hopes mall card strikes a chord", Business Journal-Milwaukee, September 12, 1997, Vol. 14, No. 50, pg. 19.
XX	Website: "NCR 7452 Workstation -- Beyond Traditional POS", ( <a href="http://www.ncr.com/product/retail/products/catalog/7452.shtm">http://www.ncr.com/product/retail/products/catalog/7452.shtm</a> ), download date: September 23, 1997.

<b>EXAMINER</b>	<b>DATE CONSIDERED:</b>
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